Case 09-03281 Doc 1 Filed 02/02/09 Entered 02/02/09 15:03:26 Desc Main Document Page 1 of 8

B I (Officia	al Form 1) (1/0					· ag	0 1 0		10 100		
United States Bankruptcy Court Northern District of Illinois						Voluntary Petition					
Nortnern District of Hilliois Name of Debtor (if individual, enter Last, First, Middle):					Name of Joint Debtor (Spouse) (Last, First, Middle):						
MCDONALD, MAXINE All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All O	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4559				Last four their of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than of 2 sargain: NORTHER IES BANGE AND FORCE City, and State): FEB 0 2 2000							
Street Address of Debtor (No. and Street, City, and State): 1488 NORMANTOWN RD NAPERVILLE, IL				,	~~~	Street Address of Joint's KENNETH 8			o 2 2009	et, City, and St COURT (NOIS	ate):
County of	Residence or	of the Principal	Place of Busin		ODE 60564	Coun	County of Residue of Business:				
		tor (if different		Du	ruge .			MEG	white production		1
waning A	datess of Dev	ны (н аптегени	nom succe aug	1688).		Mani	ng Adar	ess of John L	word England	reet ad	aress);
				ZIP C	ODE					F	ZIP CODE
Location of	of Principal As	ssets of Busines	s Debtor (if diff	erent from st	reet address above):				5	
Type of Debtor (Form of Organization)			Nature of Business (Check one box.)					Chapter of Bank the Petition i			
(Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,		rm. LP) above entities,	11 U Rail Stoc	te as defii	ned in	Chapter 7 Chapter 15 Petition for Recognition of a Ford Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Ford Recognition of a Ford Nonmain Proceeding		of a Foreign eding Petition for of a Foreign			
check this box and state type of entity below.)			Clearing Bank Other				Nature of Debts (Check one box.)				
Tax-Exempt Ent (Check box, if applied Debtor is a tax-exempt of under Title 26 of the Under Code (the Internal Rever				cable.) organizat nited Stat	ty ible.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. rganization ted States Debts are primarily business debts.						
	Filing Fee (Check one box.) Chapter 11 Debtors										
Full	Filing Fee atta	ached.					k one bo Debtor i		iness debtor as de	fined in 11 U.S	.C. § 101(51D).
signe	ed application	for the court's c	consideration ce	rtifying that t							
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				s only). Must		insiders or affiliates) are less than \$2,190,000.				cluding debts owed to	
				Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).							
Statistical	/Administrati	ive Information	1			1					THIS SPACE IS FOR
1-49	Number of Cr	editors	200-999	1.000- 5,000	5.001-] 10,001- 25,000		,0()1- ,000	50,001- 100,000	Over 100,000	
Estimated . S0 to \$50,000	Assets	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 S to \$50 t	350,000,0 0 \$100 nillion	to	00,000,001 \$500 Ilion	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated I S0 to \$50,000	Liabilities S50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	51,000,001 to \$10 million	S10,000,001 5 to \$50 t] 550,000,00 o \$100 nillion	01 \$10 to:		\$500,000,001 to \$1 billion	More than S1 billion	

Case 09-03281 Doc 1 Filed 02/02/09 Entered 02/02/09 15:03:26 Desc Main Document Page 2 of 8

B 1 (Official For			Page 2			
Voluntary Petit (This page must	st be completed and filed in every case.)	Name of Debtor(s): MCDONALD, MAXINE				
Location	All Prior Bankruptcy Cases Filed Within Last 8 Y	Years (If more than two, attach additional sheet. Case Number:				
Where Filed:	NOATHERU DISTRICT CHICAGO		Thurs 2 mg			
Location Where Filed:		Case Number:	Date Filed:			
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affill or.	iliate of this Debtor (If more than one, attach ad Case Number:	dditional sheet.) Date Filed:			
District:		Relationship:	Judge:			
District.	Northern District of Illinois	•				
10Q) with the S	Exhibit A sted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) as Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	or is an individual consumer debts.) the foregoing petition, declare that I of may proceed under chapter 7, 11, the, and have explained the relief or certify that I have delivered to the			
Exhibit A	A is attached and made a part of this petition.	X Signature of Attorney for Debtor(c)				
		Signature of Attorney for Debtor(s)	(Date)			
i	Exhibit					
Does the debtor	r own or have possession of any property that poses or is alleged to pose a	a threat of imminent and identifiable harm to p	rublic health or safety?			
Yes, and	Exhibit C is attached and made a part of this petition.					
₩ No.						
☐ Exhib	Exhibit bleted by every individual debtor. If a joint petition is filed ibit D completed and signed by the debtor is attached and noting petition: (ibit D also completed and signed by the joint debtor is attached.)	d, each spouse must complete and attace made a part of this petition.				
Ø	Information Regarding the (Check any applic Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	icable box.) f business, or principal assets in this District for	r 180 days immediately			
	There is a bankruptcy case concerning debtor's affiliate, general partn	•				
	Certification by a Debtor Who Resides as (Check all applicat					
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fo	ollowing.)			
		(Name of landlord that obtained judgment)				
		(Address of landlord)	Adapt Antonio Company and			
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possessic	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
	Debtor has included with this petition the deposit with the court of filing of the petition.	any rent that would become due during the 30-	-day period after the			
	Debtor certifies that he/she has served the Landlord with this certifi	fication. (11 U.S.C. § 362(1)).				

Case 09-03281 Doc 1 Filed 02/02/09 Entered 02/02/09 15:03:26 Desc Main Document Page 3 of 8

B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	MCDONALD, MAXINE
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Joint Debtor X Signature of Joint Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
Telephone Number (if not represented by attorney)	
7	Date
Date Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § \$110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Denior (Corporations arthership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11. United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X Signature of Authorized Individual	
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person. A hankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

In re Maxine Misonald	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

To 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

🗖 4. I am not re	equired to receive a cree	dit counseling brief	ing because of:	[Check the
applicable statement.]	[Must be accompanied	d by a motion for de	etermination by	the court.]

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date:

SERVICE LIST

Maxine McDonald

1488 Normantown Rd Naperville, IL 60564

Glenn B Stearns

4343 Commerce Court, Ste 120

Lisle, IL 80532 ---

William T Neary

Office of the U.S. Trustee, Region 11

219 S Dearborn St

Room 873

€hicago, IL 60604

NICOR) Northern Illinois Gas

Attention Bankruptcy & Collections

PO Box 549

Aurora IL 60507

Antonio R & Antonia R Coleman

16536 S Wauau (cr)

(cr)

(cr)

(cr)

(cr)

South Hollamd, IL 60564

ASSET ACCEPTANCE LLC

ASSIGNEE/WFNNB

P O BOX 2036

WARREN MI 48090

Countrywide Hone Loans

US Bank Nat'l Assoc 4500 Park Granada

Calabasas CA 91302

Courts of Eagle Pointe Condominium Association

c/o Tressler, Soderstrom, Maloney & Prie

PO Box 1158 (cr)

305 West Briarcliff Road

Bolingbrook, IL 60440

Dell Financial Services, LLC

c/o Resurgent Capital Services (cr)

P.O. Box 10390

Greenville, SC 29603-0390

eCAST Settlement Corporation assignee of

Capital One Bank

POB 35480 Newark NJ 07193-5480

eCAST Settlement Corporation assignee of

Capital One Bank POB 35480 (cr)

Newark NJ 07193-5480

First Premier Bank

PO Box 5519 (cr) Sioux Falls SD 57117

HSBC Bank Nevada and its Assigns

by eCAST Settlement Corporation
as its agent (cr)
POB 35480

Newark NJ 07193-5480

Labcorp

PO Box 2240 (cr) Burlington NC 27216

PHH Mortgage

Mortgage Service Ctr 4001 Leaderhall Rd Mt Laurel NJ 08054

PHH Mortgage Corporation

4001 Leadenhall Road, Mailstop SV-01 (cr) Mt. Laurel, NJ 05054

Premier Bankcard/Charter

P.O. Box 2208 (cr) Vacaville, CA 95696

Roundup Funding, LLC

MS 550 PO Box 91121 Seattle, WA 98111-9221

Target National Bank

P.O. Box 53317 (cr) Minneapolis, MN 55459-0317

U.S. Bank National Association

c/o Codilis & Associates, P.C. 15W030 North Frontage Road, Suite 100 (cr) Burr Ridge, IL 60527 Josephine J Miceli Fisher and Shapiro, LLC 4201 Lake Cook Road First Floor Northbrook, IL 60062